

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
Nationstar Mortgage LLC d/b/a Mr. Cooper



Order Filed on September 28, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Irene Jacome-Espinoza

Debtor.

Case No.: 17-14949 VFP

Adv. No.:

Judge: Vincent F. Papalia

**CONSENT ORDER CURING POST-PETITION ARREARS AND CONCLUDING
FORBEARANCE PERIOD**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: September 28, 2020



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Irene Jacome-Espinoza

Case No: 17-14949 VFP

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS AND CONCLUDING FORBEARANCE PERIOD

This matter having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C., attorneys for Secured Creditor, Nationstar Mortgage LLC d/b/a Mr. Cooper holder of a mortgage on real property located at 416 18th Street, Apt 2, Union City, NJ, 07087, with the consent of James Fitzpatrick, Esq., attorney for Debtors,

It is **ORDERED, ADJUDGED and DECREED** that as of September 15, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due August 2020 through September 2020 for a total post-petition default of \$4,903.44 (2 @ \$2,694.02, \$484.60 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,903.44 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will submit a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2020, directly to Secured Creditor, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261(Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees which is to be paid through Debtor's Chapter 13 plan.

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Debtor: Irene Jacome-Espinoza

Case No: 17-14949 VFP

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS AND CONCLUDING
FORBEARANCE PERIOD

I hereby agree and consent to the above terms and conditions:

Dated:

9/28/2020

/s/ Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR SECURED
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated:

9/28/2020

/s/ James Fitzpatrick

JAMES FITZPATRICK, ESQ., ATTORNEY FOR DEBTOR

In re:
Irene Jacome-Espinoza
Debtor(s)

Case No. 17-14949-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 28, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2020:

Recip ID	Recipient Name and Address
db	+ Irene Jacome-Espinoza, 416 18th Street, Apt 2, Union City, NJ 07087-4426
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America cmecf@sternlav.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services Administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marguerite Mounier-Wells	on behalf of Debtor Irene Jacome-Espinoza nadiafinancial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Maria Cozzini	

District/off: 0312-2

User: admin

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Date Rcvd: Sep 28, 2020

Form ID: pdf903

Total Noticed: 2

on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America mcozzini@sternlav.com

Maria Cozzini

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mcozzini@sternlav.com

Marie-Ann Greenberg

magecf@magtrustee.com

Nicholas Fitzgerald

on behalf of Debtor Irene Jacome-Espinoza Fitz2Law@gmail.com

Rebecca Ann Solarz

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER rsolarz@kmlawgroup.com

Steven P. Kelly

on behalf of Creditor Seterus Inc skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12